

Notice is hereby given that the beneficiary and trustee, by reason of said default, have elected and do hereby elect to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which the grantor had, or had the power to convey, at the time grantor executed the trust deed, together with any interest the grantor or grantor's successors in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the trust deed and the expenses of the sale, including the compensations of the trustee as provided by law, and reasonable fees of trustee's attorneys.


The sale will be held at the hour of 10:00 o'clock A.M., in accord with the standard of time established by ORS 187.110 on August 18, 2009, at the following place: inside the main lobby located on the second floor of the Lincoln County Courthouse, 225 West Olive Street, in the City of Newport, County of Lincoln, State of Oregon, which is the hour, date and place last set for the sale.

Notice is further given that for reinstatement or payoff quotes requested pursuant to ORS 86.745 must be timely communicated in a written request that complies with that statute addressed to the trustee's "Urgent Request Desk" either by personal delivery to the trustee's physical offices (call for address) or by first class, certified mail, return receipt requested, addressed to the trustee's post office box address set forth in this notice. Due to potential conflicts with federal law, persons having no record legal or equitable interest in the subject property will only receive information concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website, www.northwesttrustee.com.

Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing every other default complained of herein by tendering the performance required under the obligation or trust deed, in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753. Requests from persons named in ORS 86.753 for reinstatement quotes received less than six days prior to the date set for the trustee's sale will be honored only at the discretion of the beneficiary or if required by the terms of the loan documents.

In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

The trustee's rules of auction may be accessed at www.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com.


Northwest Trustee Services, Inc., Trustee
Northwest Trustee Services, Inc.

STATE OF WASHINGTON)


) ss.

COUNTY OF KING)

I certify that I know or have satisfactory evidence that Chris Ashcraft is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as an Assistant Vice President of Northwest Trustee Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 09/01/09

KATHLENE V. AUSTRIA
STATE OF WASHINGTON
NOTARY PUBLIC
MY COMMISSION EXPIRES
10-01-12


NOTARY PUBLIC in and for the State of
Washington, residing at Bellevue
My commission expires 10-01-12

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

RECORDING COVER SHEET
Pursuant to ORS 205.234

After recording return to:

Northwest Trustee Services, Inc.
As successor trustee
Attention: Chris Ashcraft
P.O. Box 997
Bellevue, WA 98009-0997

Recorded by First American
Title Insurance Co.
Order # 1374633

1. AFFIDAVIT OF MAILING - NOTICE OF FORECLOSURE
2. NOTICE OF FORECLOSURE
3. AFFIDAVIT OF MAILING - TRUSTEE'S NOTICE OF SALE
4. TRUSTEE'S NOTICE OF SALE
5. PROOF OF SERVICE
6. AFFIDAVIT OF PUBLICATION

Original Grantor(s) on Trust Deed: William John Paatalo, a single man

Beneficiary: Washington Mutual Bank, FA

THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON PRESENTING THE ATTACHED INSTRUMENT FOR RECORDING. ANY ERRORS CONTAINED IN THIS COVER SHEET DO NOT AFFECT THE TRANSACTION(S) CONTAINED IN THE INSTRUMENT ITSELF.

Lincoln County, Oregon
07/31/2009 02:27:18 PM
DOC-A/MAN....(6)
\$76.00 \$26.00 \$11.00 \$10.00 \$7.00 - Total = \$128.00

2009-08941

Cnt=4 Pgs=15 Sns=2 LELY



00014447200900089410150154

I, Dana W. Jenkins, County Clerk, do hereby certify that the within instrument was recorded in the Lincoln County Book of Records on the above date and time. WITNESS my hand and seal of said office affixed.

Dana W. Jenkins, Lincoln County Clerk



EXHIBIT B

AFFIDAVIT OF MAILING NOTICE OF FORECLOSURE

STATE OF WASHINGTON, County of KING) ss:

I, the undersigned, being first duly sworn, depose and say and certify that:

At all times hereinafter mentioned, I was and now am a resident of the State of Washington, a competent person over the age of eighteen years and not the beneficiary or beneficiary's successor in interest named in the attached original Notice of Foreclosure given under the terms of that certain deed described in said notice.

I gave notice of the sale of the real property described in the attached Notice of Foreclosure as required by Section 20 of Chapter 19, Oregon Laws 2008 ("Bill") by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known address, to-wit:

See Attached Exhibit A

Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice and to the occupant residing in the Property.

Each of the notices so mailed was certified to be a true copy of the original Notice of Foreclosure, each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Bellevue, Washington, on 4/13/09. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell was recorded. The form of the notice complies with Sections 20 and 21 of the Bill and a copy is enclosed with this affidavit.

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

STATE OF WASHINGTON)

) ss.

COUNTY OF KING)

I certify that I know or have satisfactory evidence that Debbie Schreiber is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 4/13/09AFFIDAVIT OF MAILING NOTICE OF
FORECLOSURERE: Trust Deed from
Paatalo, William J.

Grantor

to

Northwest Trustee Services, Inc.,

Trustee

File No. 7763.24527

After recording return to:
Northwest Trustee Services, Inc.
Attn: Chris Ashcraft
P.O. Box 997
Bellevue, WA 98009-0997

Kathlene V. Austria
NOTARY PUBLIC in and for the State of
Washington, residing at Bellevue
My commission expires 10/01/12

KATHLENE V. AUSTRIA
STATE OF WASHINGTON
NOTARY PUBLIC
MY COMMISSION EXPIRES
10-01-12

EXHIBIT A

William John Paatalo
400 East 3rd Street
Yachats, OR 97498

Occupant(s)
400 East 3rd Street
Yachats, OR 97498

William John Paatalo
P.O. Box 111
Yachats, OR 97498

7763.24527
Chris Ashcraft

NOTICE:
YOU ARE IN DANGER OF LOSING YOUR PROPERTY
IF YOU DO NOT TAKE ACTION IMMEDIATELY

This notice is about your mortgage loan on your property at:
400 East 3rd Street
Yachats, OR 97498

Your lender has decided to sell this property because the money due on your mortgage loan has not been paid on time or because you have failed to fulfill some other obligation to your lender. This is sometimes called 'foreclosure.'

The amount you would have had to pay as of 04/03/2009 to bring your mortgage current was \$31752.44. The amount you must now pay to bring your loan current may have increased since that date.

By law, your lender has to provide you with details about the amount you owe, if you ask. You may call (866) 254-5790 to find out the exact amount you must pay to bring your mortgage loan current and to get other details about the amount you owe. You may also get these details by sending a request by certified mail to:

Northwest Trustee Services, Inc.
PO Box 997
Bellevue, WA 98009-0997

THIS IS WHEN AND WHERE YOUR PROPERTY
WILL BE SOLD IF YOU DO NOT TAKE ACTION: 08/18/2009 at 10:00 AM inside
the main lobby located on the second floor of the Lincoln County Courthouse, 225
West Olive Street, Newport OR

THIS IS WHAT YOU CAN DO TO STOP THE SALE:

1. You can pay the amount past due or correct any other default, up to five days before the sale.
2. You can refinance or otherwise pay off the loan in full anytime before the sale.
3. You can call 866-926-8937 to find out if your lender is willing to give you more time or change the terms of your loan.
4. You can sell your home, provided the sale price is enough to pay what you owe.

There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and phone number of an organization near you, please call the statewide phone contact number at **800-SAFENET (800-723-3638)**.

You may also wish to talk to a lawyer. If you need help finding a lawyer, you may call the Oregon State Bar's Lawyer Referral Service at **503-684-3763** or toll-free in Oregon at **800-452-7636** or you may visit its Web site at: www.osbar.org. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs, go to <http://www.oregonlawhelp.org>.

WARNING: You may get offers from people who tell you they can help you keep your property. You should be careful about those offers. Make sure you understand any papers you are asked to sign. If you have questions, talk to a lawyer or one of the organizations mentioned above before signing.

Date: 04/03/2009

By Chris Ashcraft
Its Assistant Vice President
Trustee Telephone Number: 425-586-1900
7763.24527/Paatalo, William J.

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF WASHINGTON, County of KING) ss:

I, the undersigned, being first duly sworn, depose and say and certify that:

At all times hereinafter mentioned, I was and now am a resident of the State of Washington, a competent person over the age of eighteen years and not the beneficiary or beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain deed described in said notice.

I gave notice of the sale of the real property described in the attached notice of sale by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known address, to-wit:

Washington Mutual Bank
2273 N Green Valley Parkway Suite # 14
Henderson, NV 89014

Washington Mutual Bank
2210 Enterprise Drive
MS: FSC0170
Florence, SC 29501

Washington Mutual Bank
7301 Baymeadows Way
Jacksonville, FL 32256

Washington Mutual Bank
7255 Baymeadows Way
MS: Jaxa 2025
Jacksonville, FL 32256

Washington Mutual Bank
3990 South Babcock Street
Melbourne, FL 32901

Washington Mutual Bank
P.O. Box 2445
Chatsworth, CA 91313

Washington Mutual Bank
c/o Consumer Loan Records Center
1170 Silber Road
Houston, TX 77055

Washington Mutual Bank
444 Oxford Valley Road Suite 300
Langhorne, PA 19047

Internal Revenue Service
Technical Services Advisory Group Mgr
915 Second Avenue MS W245
Seattle, WA 98174

William John Paatalo
400 East 3rd Street
Yachats, OR 97498

Occupant(s)
400 East 3rd Street
Yachats, OR 97498

William John Paatalo
P.O. Box 111
Yachats, OR 97498

Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the trust deed if the lien or interest appears of record or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

Each of the notices so mailed was certified to be a true copy of the original notice of sale, each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Bellevue, Washington, on 4/14/09. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded.

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

STATE OF WASHINGTON)
COUNTY OF KING)

) ss.

I certify that I know or have satisfactory evidence that MAN BUN KWONG is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 4/14/09

Kathlene V. Austria
NOTARY PUBLIC in and for the State of
Washington, residing at Bellevue
My commission expires 10/01/12

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
RE: Trust Deed from
Paatalo, William J.
Grantor
to
Northwest Trustee Services, Inc.,
Trustee
File No. 7763.24527

After recording return to:
Northwest Trustee Services, Inc.
Successor by merger to Northwest Trustee Services, PLLC
(formerly known as Northwest Trustee Services, LLC)
Attn: Chris Ashcraft

KATHLENE V. AUSTRIA
STATE OF WASHINGTON
NOTARY PUBLIC
MY COMMISSION EXPIRES
10-01-12

P.O. Box 997
Bellevue, WA 98009-0997

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by William John Paatalo, a single man, as grantor, to Western Title & Escrow, as trustee, in favor of Washington Mutual Bank, FA, as beneficiary, dated 08/10/06, recorded 08/18/06, in the mortgage records of Lincoln County, Oregon, as 200612722, covering the following described real property situated in said county and state, to wit:

Lot 7 and the East 22 feet of Lot 6, Block 2, Yachats, in the City of Yachats, County of Lincoln and State of Oregon.

PROPERTY ADDRESS: 400 East 3rd Street
Yachats, OR 97498

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$3,912.05 beginning 10/01/08; plus late charges of \$169.45 each month beginning 10/16/08; plus prior accrued late charges of \$472.89; plus advances of \$196.00; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following, to wit: \$944,573.06 with interest thereon at the rate of 6.18 percent per annum beginning 09/01/08; plus late charges of \$169.45 each month beginning 10/16/08 until paid; plus prior accrued late charges of \$472.89; plus advances of \$196.00; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

WHEREFORE, notice hereby is given that the undersigned trustee will on August 18, 2009 at the hour of 10:00 o'clock, A.M. in accord with the standard of time established by ORS 187.110, at the following place: inside the main lobby located on the second floor of the Lincoln County Courthouse, 225 West Olive Street, in the City of Newport, County of Lincoln, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the trust deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that for reinstatement or payoff quotes requested pursuant to ORS 86.757 and 86.759 must be timely communicated in a written request that complies with that statute addressed to the trustee's "Urgent Request Desk" either by personal delivery to the trustee's physical offices (call for address) or by first class, certified mail, return receipt requested, addressed to the trustee's post office box address set forth in this notice. Due to potential conflicts with federal law, persons having no record legal or equitable interest in the subject property will only receive information concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website, www.northwesttrustee.com. Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753. Requests from persons named in ORS 86.753 for reinstatement quotes received less than six days prior to the date set for the trustee's sale will be honored only at the discretion of the beneficiary or if required by the terms of the loan documents.

In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

The trustee's rules of auction may be accessed at www.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and www.USA-Foreclosure.com.

Northwest Trustee Services, Inc.

Dated: April 10, 2009

By


Assistant Vice President,

Northwest Trustee Services, Inc.

For further information, please contact:

Chris Ashcraft
Northwest Trustee Services, Inc.
P.O. Box 997
Bellevue, WA 98009-0997
(425) 586-1900
File No. 7763.24527/Paatalo, William J.

State of Washington, County of King) ss:

I, the undersigned, certify that the foregoing is a complete and accurate copy of the original trustee's notice of sale.

By Authorized Signer

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

1662.117562

AFFIDAVIT OF SERVICE

Trustee's Notice of Sale

Case Number: 7763.24527

Beneficiary:
WASHINGTON MUTUAL BANK, FA

vs.

Grantor:
WILLIAM JOHN PAATALO, A SINGLE MAN

Received by THOMAS LEGAL SUPPORT SERVICE on the 13th day of April, 2009 at 10:00 am to be served on OCCUPANTS, 400 EAST 3RD STREET, YACHATS, OR 97498.

I, Valerie M. Wallace, being duly sworn, depose and say that on the 15th day of April, 2009 at 9:35 pm, I made service of the attached original Trustee's Notice of Sale upon the individuals and/or entities named below by delivering a copy of the aforementioned documents upon an OCCUPANT at the following address:

400 EAST 3RD STREET, YACHATS, OR 97498 ("Property Address") as follows:

I attempted personal service of the Property Address on 4/15/2009 at 9:35 pm. I received no answer at the front door and no one appeared to at home. At that time, I POSTED such true copy conspicuously on the front door, pursuant to ORS 86.750(1)(b)(A).

At least two days subsequently to the proceeding posting on 4/20/2009 at 7:30 am, I returned to the Property Address, and again, received no answer at the front door. At that time I POSTED another such true copy conspicuously on the front door, pursuant to ORS 86.750 (1)(b)(B).

At least two days subsequent to the proceeding posting on 4/23/2009 at 12:50 pm I personally served JIRAVIEL WOOD a such true copy of Trustee's Notice of Sale at the Property Address pursuant to ORS 86.750.

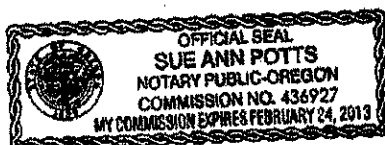
On 4/30/2009 I mailed a true copy of the Trustee's Notice of Sale, by First Class Mail, postage pre-paid pursuant to ORS 86.750(1)(a)(C). The envelope was addressed as follows: OCCUPANT 400 EAST 3RD STREET, YACHATS, OR 97498

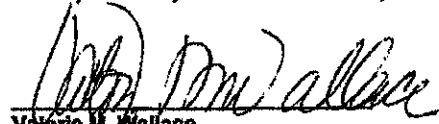
I am a competent person over 18 years of age and a resident of the State of Oregon; I am not a party to nor an officer, director or employee of, nor attorney for any party. The entity served by me is the same entity named in the action.

State of Oregon, County of Lincoln.

Subscribed and Sworn to before me on the 30th day of April, 2009 by the affiant who is personally known to me.


NOTARY PUBLIC




Valerie M. Wallace
Process Server

THOMAS LEGAL SUPPORT SERVICE
P.O. Box 80
Waldport, OR 97394
(866) 521-0091

Our Job Serial Number: 2009000652
Ref: 09-09795-M

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE TO OCCUPANT
(In Lieu of Personal Service)

STATE OF WASHINGTON, County of KING) ss:

I, the undersigned, being first duly sworn, depose and say and certify that:

At all times hereinafter mentioned, I was and now am a resident of the State of Washington, a competent person over the age of eighteen years and not the beneficiary or beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain deed described in said notice.

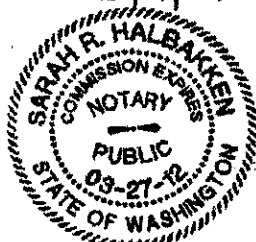
On May 4, 2009 I caused to be deposited in the United States post office at Bellevue, Washington a copy of the attached Notice of Trustee's Sale ("Notice"). The Notice was sealed in an envelope addressed to "Occupant" at 400 East 3rd Street, Yachats, OR, 97498 and sufficient postage was affixed to the envelope for first class delivery to the address indicated.

Theresa Redulla

STATE OF WASHINGTON)
COUNTY OF KING) ss.

I certify that I know or have satisfactory evidence that Theresa Redulla is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 5/4/09



Sarah R. Halbakken
NOTARY PUBLIC in and for the State of
Washington, residing at King
My commission expires 3/27/2012

7763.24527 / Paatalo, William J.
Chris Ashcraft

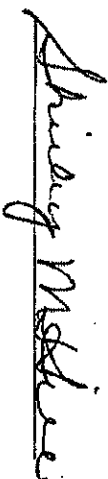
AFFIDAVIT OF PUBLICATION

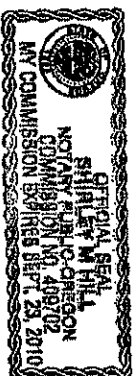
STATE OF OREGON) SS.
County of Lincoln)

I, Jeremy Corbett, being first duly sworn, depose and say that I am the legal clerk of The News Guard, a newspaper of general circulation, as defined by ORS 193.010 & 193.020; printed & published at Lincoln City in the aforesaid county and state; that the "ngl 09-182 - FEI, LLC - Trustee's Notice of Sale - TNOS#1002.117562 - William J. Paatalo", a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for "4" successive & consecutive weeks in the following issues: "5/20, 5/27, 6/3 & 6/10/09"



Subscribed & sworn to before me this "12th" day of "June, 2009"





nr100-122
TRUSTEE'S NOTICE OF SALE Reference is made to that certain trust deed made by William John Patisio, a single man, as grantor, to Western Title & Escrow, as trustee, in favor of Washington Mutual Bank, FA, as beneficiary, dated 08/10/08, recorded 08/16/08, in the mortgage records of Lincoln County, Oregon, as 200812722, covering the following described real property interest in said county and state, to wit: Lot 7 and the East 32 feet of Lot 6, Block 2, Yachats, in the City of Yachats, County of Lincoln and State of Oregon. **PROPERTY ADDRESS:** 400 East 3rd Street Yachats, OR 97466 Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the aforesaid and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.730(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$3,612.00 beginning 10/01/08; plus late charges of \$189.45 each month beginning 10/16/08; plus prior unpaid late charges of \$472.88; plus advances of \$186.00; together with file expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable. By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed im-

mediately due and payable, said sums being the following: to wit: \$644,573.00 with interest thereon at the rate of 6.18 percent per annum beginning 08/16/08; plus late charges of \$189.45 each month beginning 10/16/08 until paid; plus prior accrued late charges of \$472.88; plus advances of \$186.00; together with file expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable. **FORE** notice hereby is given that the undersigned trustee will on August 18, 2009 at the hour of 10:00 o'clock A.M. in accord with the standard of time established by ORS 167.110, at the following place: inside the main lobby located on the second floor of the Lincoln County Courthouse, 225 West Olive Street, in the City of Newport, County of Lincoln, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the trust deed; together with any interest which the grantor or grantor's successors in interest acquired after the execution of the trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that for reinstatement or payoff quotes requested pursuant to ORS 86.757 and 86.759 must be timely communicated in a written request that complies with that statute addressed to the trustee's "Urgent Request Desk" either by personal delivery to the trustee's physical offices (call for address) or by first class, certified mail return receipt requested, addressed to the trustee's post office box address set forth in this notice. Due to potential conflicts with federal law, persons having no record legal or equitable interest in the subject property will only receive information concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website, www.northwesttrustee.com. Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by pay-

ment to the beneficiary of the entire amount then due (other than such portion of the principal as would have then be due had no default occurred) and by curing any other default contemplated herein that is capable of being cured without tendering the performance required under the obligation of the trust deed and in addition to the sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753. Requests from persons named in ORS 86.753 for reinstatement quotes received less than six days prior to the date set for the trustee's sale will be honored only at the discretion of the beneficiary or if required by the terms of the loan documents. In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any. The trustee's rules of auction may be accessed at www.northwesttrustee.com and are incorporated by this reference. You may also access this notice at www.northwesttitle.com and www.USAAforeclosure.com. Northwest Trustee Services, Inc. For further information, please contact Chris Mahcraft Northwest Trustee Services, Inc. P.O. Box 807 Bellevue, WA 98009-0807 586-1800 File No. 7763.24527/Patisio, William J. (TS# 7763.24527) 1002.117562-FEI

AFFIDAVIT OF PUBLICATION

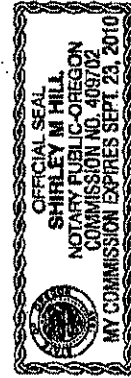
STATE OF OREGON) SS.
 County of Lincoln)

I, Jeremy Colbert, being first duly sworn, depose and say that I am the legal clerk of The News Guard, a newspaper of general circulation, as defined by ORS 193.010 & 193.020; printed & published at Lincoln City in the aforesaid county and state; that the "ngl 09-182 - FEL, LLC - Trustee's Notice of Sale - TNOS#1002.117562 - William J. Paatalo", a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for "4" successive & consecutive weeks in the following issues: "5/20, 5/27, 6/3 & 6/10/09"

Jeremy Colbert

Subscribed & sworn to before me this "12th" day of "June, 2009"

Shirley M. Hill



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 10/06/15

TRUSTEES' NOTICE OF

SALE: Reference is made to that certain deed made by William John Pasalo, a single man, as grantor, to Western Title & Escrow, as trustee, in favor of Washington Mutual Bank, FA, as beneficiary, dated 08/10/06, recorded 08/10/06, in the mortgage records of Lincoln County, Oregon, as 200612782, covering the following described real property situated in said county and state, to wit: Lot 7 and the East 22 feet of Lot 6, Block 2, Yachats, in the City of Yachats, County of Lincoln and State of Oregon. **PROPERTY ADDRESS:** 400 East 3rd Street, Yachats, OR 97548 Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 88.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$3,912.05 beginning 10/01/06; plus late charges of \$189.45 each month beginning 10/01/06; plus prior accrued late charges of \$472.89; plus advances of \$196.00; together with the expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable. By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed im-

mediately due and payable, said sums being the following: to wit: \$944,579.06 with interest thereon at the rate of 6.18 percent per annum beginning 08/01/06; plus late charges of \$189.45 each month beginning 10/01/06 until paid; plus prior accrued late charges of \$472.89; plus advances of \$196.00; together with the expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable. **WHEREFORE,** notice hereby is given that the undersigned trustee will on August 18, 2008 at the hour of 10:00 o'clock A.M. in accordance with the standard of sale established by ORS 88.710, at the following place: inside the main lobby located on the second floor of the Lincoln County Courthouse, 225 West Olive Street, in the City of Newport, County of Lincoln, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the trust deed, together with any interest which the grantor or grantor's successors have acquired since the execution of the trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that for reinstatement or payoff quotes requested pursuant to ORS 88.707 and 88.709 must be timely communicated in a written request that complies with that statute addressed to the trustee's "Urgent Request Desk" either by personal delivery to the trustee's physical office; call for address; or by first class certified mail, return receipt requested, addressed to the trustee's post office box address set forth in this notice. Due to potential conflicts with federal law, persons having no record legal or equitable interest in the subject property will only receive information concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website, www.northwesttrustee.com. Notice is further given that any person named in ORS 88.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not

then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation of the trust deed; and in addition, the person named in ORS 88.753, for reinstatement quotes received less than six days prior to the date set for the trustee's sale will be honored only at the discretion of the beneficiary or, if required by the terms of the loan documents, in construing this notice, the singular "includes" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any. The trustee's notice of auction may be accessed at www.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and www.USA-Foreclosure.com. Northwest Trustee Services, Inc. For further information, please contact Chris Ashbatt Northwest Trustee Services, Inc. P.O. Box 897 Bellevue, WA 98009-0897 586-1800. File No. 7763.24527/Pasalo, William J. (TS) 7763.24527 1002.117562-FE